

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating this civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

**I. (a) PLAINTIFFS ROBERT DAVIDSON**

**(b)** County of Residence of First Listed Plaintiff PHILADELPHIA  
(EXCEPT IN U.S. PLAINTIFF CASES)

**(c)** Attorney's (Firm Name, Address, and Telephone Number) Theodore E. Lorenz, Esq.,  
Flitter Lorenz, P.C., 450 N. Narberth Avenue, Suite 101, Narberth, PA 19072, (610) 822-0781

**DEFENDANTS SECURITY CREDITS SYSTEMS, INC.**

County of Residence of First Listed Defendant \_\_\_\_\_  
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE  
LAND INVOLVED.

Attorneys (If Known)

**II. BASIS OF JURISDICTION** (Place an "X" in One Box Only)

- |  |   |
|--|---|
| <input type="checkbox"/> 1 U.S. Government Plaintiff | <input checked="" type="checkbox"/> 3 Federal Question<br>(U.S. Government Not a Party) |
| <input type="checkbox"/> 2 U.S. Government Defendant | <input type="checkbox"/> 4 Diversity<br>(Indicate Citizenship of Parties in Item III)   |

**III. CITIZENSHIP OF PRINCIPAL PARTIES** (Place an "X" in One Box for Plaintiff and One Box for Defendant)  
(For Diversity Cases Only)

PTF	DEF	PTF	DEF
Citizen of This State	<input type="checkbox"/> 1 Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4	<input checked="" type="checkbox"/> 4
Citizen of Another State	<input type="checkbox"/> 2 Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input checked="" type="checkbox"/> 5
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3 Foreign Nation	<input type="checkbox"/> 6	<input checked="" type="checkbox"/> 6

**IV. NATURE OF SUIT** (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	<b>PERSONAL INJURY</b>	<b>PERSONAL INJURY</b>	<input type="checkbox"/> 610 Agriculture	<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 362 Personal Injury - Med. Malpractice	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 365 Personal Injury - Product Liability	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 368 Asbestos Personal Injury Product Liability	<b>PROPERTY RIGHTS</b>	<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Federal Employers' Liability	<input type="checkbox"/> 370 Other Fraud	<input type="checkbox"/> 820 Copyrights	<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	<input type="checkbox"/> 371 Truth in Lending	<input type="checkbox"/> 830 Patent	<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 380 Other Personal Property Damage	<input type="checkbox"/> 840 Trademark	<input checked="" type="checkbox"/> 480 Consumer Credit
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 385 Property Damage Product Liability	<b>SOCIAL SECURITY</b>	<input type="checkbox"/> 490 Cable/Sat TV
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 355 Motor Vehicle	<input type="checkbox"/> 390 Other	<input type="checkbox"/> 710 Fair Labor Standards Act	<input type="checkbox"/> 810 Selective Service
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 720 Labor/Mgmt. Relations	<input type="checkbox"/> 861 HIA (1395ft)	<input type="checkbox"/> 850 Securities/Commodities/ Exchange
<input type="checkbox"/> 195 Contract Product Liability		<input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act	<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 875 Customer Challenge
<input type="checkbox"/> 196 Franchise		<input type="checkbox"/> 740 Railway Labor Act	<input type="checkbox"/> 863 DIWC/DIWW (405(g))	<input type="checkbox"/> 12 USC 3410
<b>REAL PROPERTY</b>	<b>CIVIL RIGHTS</b>	<b>PRISONER PETITIONS</b>	<input type="checkbox"/> 864 SSID Title XVI	<input type="checkbox"/> 890 Other Statutory Actions
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 510 Motions to Vacate Sentence	<input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 891 Agricultural Acts
<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 442 Employment	<b>Habeas Corpus:</b>	<b>FEDERAL TAX SUITS</b>	<input type="checkbox"/> 892 Economic Stabilization Act
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 443 Housing/ Accommodations	<input type="checkbox"/> 530 General	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)	<input type="checkbox"/> 893 Environmental Matters
<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 444 Welfare	<input type="checkbox"/> 535 Death Penalty	<input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 894 Energy Allocation Act
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment	<input type="checkbox"/> 540 Mandamus & Other		<input type="checkbox"/> 895 Freedom of Information Act
<input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 446 Amer. w/Disabilities - Other	<input type="checkbox"/> 550 Civil Rights		<input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice
	<input type="checkbox"/> 440 Other Civil Rights	<input type="checkbox"/> 555 Prison Condition		<input type="checkbox"/> 950 Constitutionality of State Statutes

**V. ORIGIN** (Place an "X" in One Box Only)

- |   |   |  |   |  |   |  |
|---|---|--|---|--|---|--|
| <input checked="" type="checkbox"/> 1 Original Proceeding | <input type="checkbox"/> 2 Removed from State Court | <input type="checkbox"/> 3 Remanded from Appellate Court | <input type="checkbox"/> 4 Reinstated or Reopened | <input type="checkbox"/> 5 Transferred from another district (specify) _____ | <input type="checkbox"/> 6 Multidistrict Litigation | <input type="checkbox"/> 7 Appeal to District Judge from Magistrate Judgment |
|---|---|--|---|--|---|--|

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

Brief description of cause: FDCPA 15 USC § 1692

**VI. CAUSE OF ACTION**

CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

**DEMAND \$**

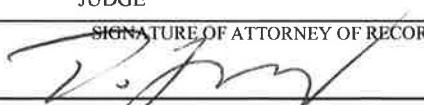
CHECK YES only if demanded in complaint  
**JURY DEMAND:**  Yes  No.

**VIII. RELATED CASE(S) IF ANY**

(See instructions):

JUDGE

DOCKET NUMBER

DATE 

4/9/14  
FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE

**FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM** to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 534 Solly Avenue, Philadelphia, PA 19111

Address of Defendant: Theatre Place, 622 Main Street, Suite 301, Buffalo, NY 14202

Place of Accident, Incident or Transaction: 534 Solly Avenue, Philadelphia, PA 19111

(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?  
 (Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes  No

Does this case involve multidistrict litigation possibilities?

Yes  No

**RELATED CASE, IF ANY:**

Case Number:

Judge

Date Terminated:

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?  
 Yes  No
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?  
 Yes  No
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?  
 Yes  No

**CIVIL: (Place  in ONE CATEGORY ONLY)**

*A. Federal Question Cases:*

1.  Indemnity Contract, Marine Contract, and All Other Contracts
2.  FELA
3.  Jones Act-Personal Injury
4.  Antitrust
5.  Patent
6.  Labor-Management Relations
7.  Civil Rights
8.  Habeas Corpus
9.  Securities Act(s) Cases
10.  Social Security Review Cases
11.  All other Federal Question Cases

(Please specify) FDCPA, 15 USC § 1692

*B. Diversity Jurisdiction Cases:*

1.  Insurance Contract and Other Contracts
2.  Airplane Personal Injury
3.  Assault, Defamation
4.  Marine Personal Injury
5.  Motor Vehicle Personal Injury
6.  Other Personal Injury (Please specify)
7.  Products Liability
8.  Products Liability (Asbestos)
9.  All other Diversity Cases

(Please specify)

**ARBITRATION CERTIFICATION**

*(Check appropriate Category)*

I, \_\_\_\_\_, counsel of record do hereby certify:

Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;

Relief other than monetary damages is sought

**DATE:** \_\_\_\_\_

Attorney-at-Law

Attorney I.D.

**NOTE:** A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 4/9/19

  
Attorney-at-Law

67795  
Attorney I.D.

**APPENDIX I**

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**CASE MANAGEMENT TRACK DESIGNATION FORM**

ROBERT DAVIDSON	:	CIVIL ACTION
	:	
V.	:	
	:	
SECURITY CREDIT SYSTEMS, INC.	:	NO.
	:	

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a case management track designation form specifying the track to which that defendant believes the case should be assigned.

**SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:**

- (a) Habeas Corpus – Cases brought under 28 U.S.C. §2241 through §2255. (      )
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits (      )
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. ( X )
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. (      )
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases) (      )
- (f) Standard Management – Cases that do not fall into any one of the other tracks. (      )

4/9/14  
Date

  
Attorney at Law

Theodore E. Lorenz  
Attorney for Plaintiff

(610) 822-0781  
Telephone  
(Civ.660) 10/02

(610) 667-0552  
Fax Number

LORENZ@consumerslaw.com  
E-Mail Address

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

ROBERT DAVIDSON  
534 Solly Avenue,  
Philadelphia, PA 19111

Plaintiff,

CIVIL ACTION NO.

vs.

SECURITY CREDIT SYSTEMS, INC.  
Theatre Place, 622 Main Street, Suite 301  
Buffalo, NY 14202

Defendant.

**COMPLAINT**

**I. INTRODUCTION**

1. This is an action for damages brought by a consumer pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. §1692 (“FDCPA”).
2. The FDCPA prohibits debt collectors from engaging in deceptive and unfair practices in the collection of a consumer debt.

3. Defendant is subject to strict liability for sending a collection letter which violates the provisions of the FDCPA.

**II. JURISDICTION**

4. Subject matter jurisdiction of this Court arises under 15 U.S.C. §1692k and 28 U.S.C. §1337.
5. Defendant regularly conducts business within the Eastern District of Pennsylvania. 28 U.S.C. §1391.

**III. PARTIES**

6. Plaintiff Robert Davidson (“Plaintiff” or “Davidson”) is an adult individual who resides in Philadelphia, Pennsylvania at the address captioned.

7. Plaintiff is a “consumer” as that term is contemplated under the FDCPA, 15 U.S.C. §1692a(3).

8. Defendant, Security Credit Systems, Inc. (“Security Credit Systems”) is a debt collector with a principal place of business in Buffalo, New York and a mailing address as captioned.

9. Defendant regularly uses the mail and telephone to attempt to collect consumer debts alleged to be due another.

10. Defendant is a “debt collector” as that term is defined in the FDCPA, 15 U.S.C. §1692a(6).

**IV. STATEMENT OF CLAIM**

11. On or about August 21, 2013, Defendant mailed Plaintiff a collection dun in an attempt to collect a consumer debt alleged due. A copy of the August 21, 2013 collection letter is attached hereto as Exhibit “A” (redacted for privacy, per local rule).

12. The August 21, 2013 collection letter states in part:

SHOULD YOUR DELINQUENCY PERSIST YOUR ACCOUNT WILL BE DECLARED IN DEFAULT!! OUR CLIENT WILL THEN HAVE THE OPTION TO RETURN YOUR ACCOUNT TO THE FEDERAL GOVERNMENT FOR FURTHER COLLECTION ACTIVITY. CONTACT US NOW.

13. Section 1692e of the FDCPA prohibits a debt collector from making false, deceptive or misleading statements in connection with the collection of a debt.

14. Defendant's statement that its "client will then have the option to return [the] account to the Federal Government" is false, deceptive or misleading in violation of the FDCPA, 15 U.S.C §1692e, e(10). (Ex. A).

15. The "Federal Government" did not send or assign the alleged account to Security Credit Systems' client for collection. There is no account to return to the "Federal Government for further collection activity." (Ex. A).

16. Defendant falsely injected the Federal Government into the matter in order to deceive and mislead Plaintiff, and create a false sense of urgency, in connection with its attempt to collect a disputed account alleged due, in violation of the FDCPA.

**COUNT I - FAIR DEBT COLLECTION PRACTICES ACT**

17. Plaintiff repeats the allegations contained above as if the same were here set forth at length.

18. The August 21, 2013 collection letter from Defendant violates the Fair Debt Collection Practices Act in the following ways:

- (a) by using false, deceptive, or misleading representations or means in connection with the collection of any debt, in violation of 15 U.S.C. §1692e; and
- (b) by using false representations or deceptive means to collect or attempt to collect a debt claimed due, in violation of 15 U.S.C. §1692e(10).

**WHEREFORE**, Plaintiff, Robert Davidson, demands judgment against Security Credit Systems, Inc. for:

- (a) Damages;
- (b) Attorney's fees and costs; and

(c) Such other and further relief as the Court shall deem just and proper.

V. **DEMAND FOR JURY TRIAL**

Plaintiff demands a trial by jury as to all issues so triable.

Respectfully submitted:

Date: 4/9/14



CARY L. FLITTER  
THEODORE E. LORENZ  
ANDREW M. MILZ  
Attorneys for Plaintiff

FLITTER LORENZ, P.C.  
450 N. Narberth Avenue, Suite 101  
Narberth, PA 19072  
(610) 822-0781

## EXHIBIT “A”

PO BOX 846  
BUFFALO, NY 14240-0846

RETURN SERVICE REQUESTED

**SECURITY CREDIT SYSTEMS, INC.**  
PO BOX 846 BUFFALO, NY 14240-0846

I WISH TO PAY BY CREDIT CARD (CHECK ONE)      
THERE WILL BE A 2.5% PROCESSING FEE ADDED TO YOUR CHARGED AMOUNT  
YOUR SIGNATURE BELOW AUTHORIZES BOTH THE PAYMENT AND FEE

CARDHOLDER NAME (Please Print)

CARD NUMBER

AMOUNT

SIGNATURE

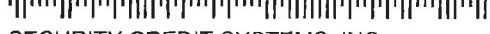
EXP DATE

**GWYNEDD MERCY COLLEGE T3**  
**ACCOUNT BALANCE:** [REDACTED]

REFERENCE NO.: [REDACTED] 34



ROBERT DAVIDSON  
534 SOLLY AVE  
PHILADELPHIA PA 19111-1906



SECURITY CREDIT SYSTEMS, INC.  
PO BOX 846  
BUFFALO NY 14240-0846

DETACH AND RETURN COUPON WITH PAYMENT TO ENSURE PROPER CREDIT

08/21/2013

GWYNEDD MERCY COLLEGE T3  
ACCOUNT BALANCE: 11880.00

**CONVENIENT ONLINE PAYMENT OPTION!**

-FAST, SIMPLE AND SECURE-

VISIT: [www.payscs.com](http://www.payscs.com)

REFERENCE NO.: [REDACTED]

ANY CHECK RETURNED FOR INSUFFICIENT FUNDS OR ACCOUNT CLOSED WILL BE ASSESSED  
PROCESSING FEES THAT ARE APPLICABLE BY YOUR STATE LAWS AND REGULATIONS.

YOU WERE PREVIOUSLY NOTIFIED THAT YOUR STUDENT LOAN IS SERIOUSLY  
DELINQUENT.

YOU HAVE BEEN GIVEN EVERY OPPORTUNITY TO:

- 1.) PAY YOUR JUST OBLIGATION
- 2.) TELL US WHAT EXACTLY THE PROBLEM IS

BE ADVISED THAT IF WE DO NOT HEAR FROM YOU WITHIN FIVE (5) DAYS WE WILL ADVISE  
OUR CLIENT YOU HAVE REFUSED TO PAY!

SHOULD YOUR DELINQUENCY PERSIST YOUR ACCOUNT WILL BE DECLARED IN DEFAULT!!  
OUR CLIENT WILL THEN HAVE THE OPTION TO RETURN YOUR ACCOUNT TO THE FEDERAL  
GOVERNMENT FOR FURTHER COLLECTION ACTIVITY. CONTACT US NOW!!

MAIL PAYMENT IN FULL TO: PO BOX 846  
BUFFALO, NY 14240-0846

Yours very truly,  
SECURITY CREDIT SYSTEMS, INC.

*John Davies*

34

"THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT  
PURPOSE". SECURITY CREDIT SYSTEMS, INC., IS A DEBT COLLECTION AGENCY.